

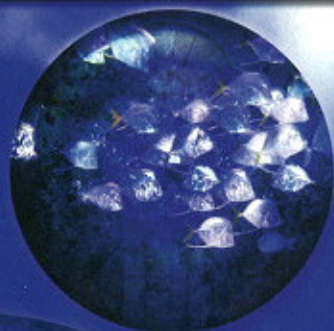


July 2004

Spotlight

American Income Life & National Income Life

Volume 37 • Number 7



Convention...

Relive

the

Adventure



FROM THE DESK OF:
Roger Smith
 President & CEO
 American Income Life

Share the Opportunity

I recently received a letter from Mr. Rapoport, the founder of American Income, which I would like to share with you. The letter reads as follows:

"I want to share with you some assessments of why American Income and National Income are doing so great!

Some 55 years ago when I founded American Income, I had no idea what was possible. Coming from my background, I just could not visualize a company that would achieve what we have. However, what has pleased me the most, because American Income will always be my 'baby,' is that it has matured so beautifully under a new generation of leadership. The Company is now providing new bonus systems and new opportunities; this alone has catapulted American Income and National Income to new heights. This is a tribute to its leadership.

Things are getting better and better at American Income. New systems have been introduced which have benefited every single Producer and Manager in the sales force.

In closing, there is no special reason why I write this, but seriously, I want the people at American Income and National Income to understand that we continue to personify what we mean by 'opportunity unlimited.'

I see Agents, SAs, GAs, MGAs, PR Reps., and SGAs getting bonus checks every month and that is a great thing. If there ever was a 'truth,' it is that this Company is, indeed, the company of 'opportunity unlimited,' and under our new generation of leadership, is a constantly expanding opportunity."

I wanted to share this letter with you because it reminded me of when I first started as an Agent. Back then, I did not realize what my future held, but looking back, the potential was there with American Income providing the medium in which I expressed that potential.

I tell you this because it is important to know that there is the same potential in every new recruit we bring into American Income and National Income. However, how that new recruit uses the opportunity and their potential, depends largely on you.

You are the entity that allows American Income and National Income to live and breathe, and our success over the last few years rests in your ability to handle a challenge and follow through. Why you would not want to share that success story and shout it from the roof tops is beyond me.

This is a great Company! Mr. Rapoport thinks so, I think so, and I hope you know so!

Share the opportunity!

Dates to Remember

Wednesday, July 28, 2004

All business and PR credits must be in the Home Office to count for July production.

Friday, Aug. 27, 2004

All business and PR credits must be in the Home Office to count for August production.

Monday, Sept. 6, 2004

The Home Office will be closed for the Labor Day holiday.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$884,132.79 in bonuses. For more information on the monthly bonuses, turn to Page 15.

Required Retention Rate

Effective Jan. 1, 2004, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate or the minimum Net to Gross. Net to Gross is used only during the Producer's first eight months.

Retention:	67.0%
Net to Gross:	78%

Congratulations are in Order!

William Burbank, a General Agent with the Durhon Oldham Agency, achieved \$100,000 of 13-month in-force premium.

Ross Boles, formerly an MGA with the Williams-Zipper Agency, has been promoted to an SGA in Texas.

Wesley Bangs, formerly an MGA with the Rick Altig Agency, has been promoted to an SGA in New Mexico.

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Cancun Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top two PR Representatives from each category, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fiesta Americana in Cancun! The convention will be held June 26-29, 2005.*

Reminder Regarding Agent Checks

Please note, our Company policy regarding Producer checks is that all checks should be endorsed by the person the check is payable to, or it should be returned and voided back to the account. Make sure you are handling these checks properly.

Reinstatements and 20-day Notices

Reinstatement and conservation of business play an important part in your success and the profitability of your Agency.

Therefore, are you familiar with the reinstatement 20-day notice?

This is a valuable notice which needs immediate attention as it means the Home Office is holding premium awaiting an outstanding requirement from either your office or the insured. The 20-day notice is transmitted to you when a reinstatement has been pending for 20 days. Some of these notices result from reinstatements transmitted to us from your office, but the majority are a result of the individual contacting the Home Office directly regarding reinstatement of their coverage. Please note, the 20-day notice is not transmitted if all of the requirements have been received and the reinstatement is being evaluated by Underwriting. When you receive a 20-day notice, it requires immediate contact with the individual. The notice provides you with information regarding the type of policy and the items needed to consider the reinstatement. The reinstatement funds will be held an additional 15 days. If the outstanding requirements are not received, the money received will be refunded to the individual.

All notices transmitted to the Agency office require immediate attention, but the 20-day notice is of the utmost importance as we cannot indefinitely hold premium without making a decision on the reinstatement request.

Help us help you increase the value of your accounts by promptly handling 20-day notices.

Oral Specimens

As you know, Underwriting will not accept applications that need oral specimens and were not provided. Periodically, we want to provide you with a reminder of those cases that fall under the oral specimen guidelines. They are as follows:

1. Ages 18 and over on Executive Non-Smoker plans up to \$249,999.
2. Ages 18 to 50 for face amounts from \$100,000 to \$249,999.
3. Ages 18 and over with no dependents for face amounts \$25,000 and up.

On every presentation the Producer must be aware of guidelines. If an oral specimen is required due to the guidelines, the Producer must obtain it when the application is taken. *If the "oral" is not obtained by the Producer, the application will not be processed on a timely basis and may ultimately not be approved with advance being taken back.*

Company's Rebating Policy

As a reminder to everyone, rebating, or paying premiums on behalf of the applicant/insured, is against Company policy and most state and provincial regulations. Occurrence of such would be considered grounds for termination of the Producer's contract. In cases where the applicant has requested the Producer to come back to collect the money on a different day, the Producer should never remit the money in advance of collecting money from the individual. The application and the CWA should be taken/collected at the same time.

Please make sure you are aware of the Company policy and your state and provincial regulations. Violation of any Company policy or statutory regulation is grounds for termination including, but not limited to rebating, twisting, and fraud.

Checkoff List for New Agent Set-up Kits

When a new Producer submits business, the Producer is ready to receive their first check. Everyone is anxious to make sure the check arrives when the business is accepted. However, it is frustrating when we cannot code a producer, and therefore, cannot generate an advance check because everything was not included in the set-up package.

To assist in this area, there is a "checkoff" list. You can find this list on our Web sites under the Agency Resource Center. Also, please submit the set-up kit a week before business will be transmitted.

Founder's Club Outstanding Producers

Second Quarter 2004

Agent	SGA	Times Qualified	Total Net ALP	N/G+	Retention
Alex Bluhm	Jatoft-Foti	1	\$44,902		80.7
Rudi Camenzind	David Cohen	3	54,642		91.8
Timothy Cruise	Bob Olson	15	63,128		84.9
James Dattilo	Marc Zipper	6	59,270		79.7
Anthony Mele	Durhon Oldham	1	51,192		79.2
Carla Miller	John Akers	3	80,607		81.0
Russell Morris	Marc Zipper	5	44,004		87.6
Arkadi Nulman	David Cohen	6	56,558		85.9
Max Quasem	David Cohen	1	54,994		81.1
Robert Ulreich	Jatoft-Foti	3	56,265		88.4
Jin Zhou Zhao	Rick Altig	9	45,150		92.8
Rosalie Zwicker	Joseph Manone	1	47,456		87.8

*Percentage of Net to Gross

Founder's Club Outstanding PR Representatives

Second Quarter 2004

PR Rep	SGA	Times Qualified	Number of Cards/Groups
Cheryl Cook	Durhon Oldham	3	53 Groups

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Promoted To Supervising Agent

Kent Campbell David Zophin Connecticut	Bridgit Driscoll-Hunt Williams-Williams Georgia	Louis Goff Altig-Orlovic Utah	Robert Levin Bob Olson Illinois	Dane Pador Jatoft-Foti California	Shannon Steward David Cohen Nevada
Carlos Cantu Jatoft-Foti California	Anastasiya Fedosova Tom Williams Florida	Shannelle Hardy David Zophin Connecticut	Todd Lotter Ali Shahrak North Carolina	Francisco Pineda-Amaya Bill Jennings Colorado	Brian Tedaldi Eric Giglione New York
Ronald Carew Marc Zipper Florida	Gary Fix Rick Altig British Columbia	Eddie Hood Mark Hancock Indiana	Salvador Luna Furer-Whittinghill California	Jahan Saffari Rick Altig British Columbia	Ricky Thompson Eric Giglione New Jersey
Neva Conley Gen-Gen-Bitman Illinois	Joanne Florer Williams-Zipper Florida	Marvin Horne Nick Nitkowski Louisiana	Valerie Michael Robert Hughes North Carolina	Travis Scheidegger Rick Altig Washington	Thomas Whitcomb Bob Olson Illinois
Denard Cooper Eric Giglione New Jersey	Preston Foster Mark Hancock Indiana	Kim Huck Nick Nitkowski Louisiana	Simone Miles John Akers Nebraska	Jedidiah Scott Altig-Orlovic Nevada	Ryan Wilkie David Cohen California
Juanita Cruz Marc Zipper Florida	Zachary Frail Altig-Martyn Ontario	Heikki Korhonen David Brister Massachusetts	Troy Morton Gen-Gen-Bitman Missouri	Rebecca Shandrow Rick Altig Washington	
Michael Doyle Dan Phillips New Mexico	Phil Goetz John Akers Nebraska	Latoya Lestrade Marc Zipper Florida	Donnie Nolen Vic Hancock Kentucky	Nicholas Soboleski Jatoft-Foti California	

Promoted To General Agent

Martin Alvarez Eric Neal Texas	Concelor Davis Bob Olson Illinois	Ramona Marshall Gen-Gen-Bitman Illinois	Todd Richardson Pat Shehan Alabama	Justin Smith Steve Friedlander New Zealand
Jack Conley Gen-Gen-Bitman Illinois	Benjamin Foti Jatoft-Foti California	Meneluo Perakis Bob Olson Illinois	Karlton Roberts Eric Giglione Pennsylvania	
Kari Corder Eric Neal Texas	Michael Jones Gen-Gen-Bitman Illinois	Stephen Poye Chris Wittenbach Arkansas	Shelly Russell Furer-Whittinghill California	

Promoted To Master General Agent

Huyen Bakthy Williams-Zipper Florida	Alan Conquest Steve Hartman Arizona	Arthur Greene Paul Rumbuc Michigan	Kobie Samuels Bob Olson Illinois	Glen Thompson Pat Shehan Alabama
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Individual Producers



1. Timothy Cruise
Woodridge, IL



2. Lance Brown
Phoenix, AZ



3. James Dattilo
Jacksonville, FL



4. Omar Hashimi
Concord, CA



5. Michael Snow
Duluth, MN



6. Ed Olfert
Burnaby, BC



7. Andrew Johnson
Harrisburg, PA



8. James Davis
Canonsburg, PA



9. Sammar Miqbel
Concord, CA



10. Kathleen Loughran
Great Neck, NY

Individual Producers

All Time Record to Beat

Month: \$51,235 Net ALP Marlon Underwood

June Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Timothy Cruise	\$24,732		85.9	Steven Jakubczak	Bob Olson
2. Lance Brown	24,610		85.4		Steve Hartman
3. James Dattilo	22,934		84.9	James Dattilo	Marc Zipper
4. Omar Hashimi	21,655		75.4	Steve Foti	Jatoft-Foti
5. Michael Snow	19,553		70.0	Jeffory Churchfield	Rick Altig
6. Ed Olfert	18,560	85		Kevin Appasamy	Rick Altig
7. Andrew Johnson	18,415	99		Frederick Hadayia	Durhon Oldham
8. James Davis	17,960	96		Alex Roland	Chris La Fond
9. Sammar Miqbel	17,679		68.5	Christopher Stephens	Jatoft-Foti
10. Kathleen Loughran	17,413		71.0	Jason Schломann	Eric Giglione
11. Curt Snow	17,278		80.7	Curt Snow	Jatoft-Foti
12. Brian Traboulay	17,159		91.7	Brian Traboulay	Rick Altig
13. Rosalie Zwicker	17,146		92.4	Laurie Gruber	Joseph Manone
14. Robert Ulreich	17,127		88.4	Roger Johnson	Jatoft-Foti
15. Paulo Rosa	16,075		70.0	Chad Deley	Rick Altig
16. Karl Schuckert	16,056	93		Dustin Venekamp	Altig-Orlovic
17. Michael Lau	15,692		80.0	Craig Nugara	Rick Altig
18. Bryan P Johnson	15,626		68.7	Bryan Johnson	Gen-Gen-Bitman
19. Kevin Haines	15,620		81.0		Ramin Kouladji
20. Alex Bluhm	15,417		80.3	Roger Johnson	Jatoft-Foti

▲ Percentage of Net to Gross

All Time Record to Beat

YTD: \$277,779 Net ALP Marlon Underwood

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. Carla Miller	\$106,227		78.7	Carla Miller	John Akers
* 2. Timothy Cruise	103,191		85.9	Steven Jakubczak	Bob Olson
* 3. Michael Czopek	80,867		74.4	David Hausman	Eric Giglione
* 4. Nadia King	78,343		73.6	Nadia King	Altig-Orlovic
* 5. Max Quasem	77,674		79.2	Erik Graham	David Cohen
* 6. Arkadi Nulman	76,558		85.7	Kathy Mann	David Cohen
* 7. Matthew Hogan	75,984		70.4	Frederick Hadayia	Durhon Oldham
* 8. Ruben Soberanes	74,927		69.5	Doreen Ryan-Foti	Jatoft-Foti
* 9. Alex Bluhm	73,807		80.3	Roger Johnson	Jatoft-Foti
* 10. Daniel Potilechio	72,228		84.8	David Wang	Bob Olson
11. Lance Brown	70,045		85.4		Steve Hartman
12. Curt Snow	69,994		80.7	Curt Snow	Jatoft-Foti
13. Mary Ann Gaelic	69,942		77.6	Lawrence Hauck	Steve Friedlander
14. Rudi Camenzind	69,613		91.1	Erik Graham	David Cohen
15. Robert Ulreich	68,972		88.4	Roger Johnson	Jatoft-Foti
16. Anthony Mele	68,743		79.2	Jim Bianchi	Durhon Oldham
17. Eric LaBossiere	67,581	90		Chad Deley	Rick Altig
18. Rosalie Zwicker	67,242		92.4	Laurie Gruber	Joseph Manone
19. James Dattilo	66,952		84.9	James Dattilo	Marc Zipper
20. Scott Remmey	66,782		84.6	Jeff Dinocento	Eric Giglione

▲ Percentage of Net to Gross

Happy Anniversary! Thanks for all you do. Congratulations!

27 Years of Service

David Cohen

19 Years of Service

Lou Nell Busby

14 Years of Service

Tim Schroeder

12 Years of Service

Lazarus Echeta

11 Years of Service

Catherine Briggie

Dennis Muth

10 Years of Service

Timothy Cruise

9 Years of Service

John DeRosier

8 Years of Service

James Bliefnick

Charles Hill

5 Years of Service

Barbara Leader

4 Years of Service

Richard Cerra

Jason Dickson

Roland Fletcher

Innocent Okeke

Dan Phillips

Charles Sanders

Jay Siders

Byron Washington

3 Years of Service

Melanie Cohen

Corey Friesen

Joe Galusha

Denise Gilbert

Peter Highberg

Elizabeth Phillips

Marc Rosen

Christopher Stephens

Kevin Surles

Kevin Thornburg

Latonya Tucker

2 Years of Service

Jeffrey Ahrens

Beau Bequette

Catherine Clarke

Heather Fawcett

Dmitriy Goncharuk

Margaret Howe

Scott Mellgren

Susanne Munro

Alfred O'Connor

Stuart Paolino

Jeffrey Purtell Jr.

Michael Stephens

Lori Yeilding

1 Year of Service

Shoaib Abbasi

David Ackerman

Abdelhadi Badreddine

Diane Carrion

Daniel Degagne

Mauricio Delaparra

Napoleon Dsouza

Charles Fennie

Deborah Fiorica

Kristin Fore

Ward Fukunaga

Matthew Gilstrap

Avrom Gossack

1 Year of Service Cont.

Jon Guerrero

Hoover Harvey Jr.

Danielle Holmes

Michael Jeske

Andreas Kilian

Sarah Kocinski

Richard Koschatzky

Cory Lax

Bertrand Lelievre

Gerardo Leon

Dominick Leone

Ken Mahabir

John Maloney

Ryan Mansueto

Sammar Miqbel

Joseph Moore

John Moran II

John Moss

Pauline Murchie

Alan Nakamatsu

Raymond Oriol

Daniel Pavek

Shatner Pierre

Max Quasem

Andrew Ramsay

Steven Rodriguez

Danielle Ruggiero

George Sargentini

Frank Silvera

Michael Smolcic

Charles Stephens

Deborah Stewart

Donald Strynadka

Stan Tom

Sidney Trahan

Lawrence Turk

Rodney Ward

Kevin Whynot

Scott Zoll

American Income and National Income Proudly Introduce . . .

Scott Smith as the New Executive Vice President



Scott Smith
Executive Vice President

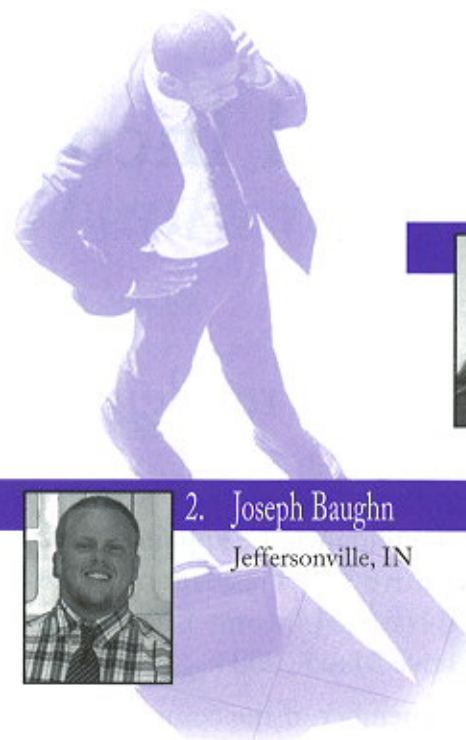
We are pleased to announce the appointment of Scott A. Smith to Executive Vice President of American Income Life and National Income Life Insurance Companies effective May 5, 2004.

Scott is a charter member of the company's prestigious Executive Council, and is also an original sales director having served in both capacities since 2000. Prior to becoming an officer of the Company, Scott has served as a State General Agent over various portions of Iowa, Illinois, Indiana, and Michigan. During Scott's tenure as a State General Agent, his Agency sales rose from net premiums of \$1.3 million in 1998 to \$7.0 million in 2003.

Prior to joining American Income, Scott was a top district sales manager with Paychex Inc. for three years, and was the city administrator in Seneca Falls, New York for fifteen years. During his time in New York, Scott was an extremely successful high school boys basketball coach having compiled a career record of 134-23 including two state championship game appearances and a New York State High School Boys Basketball Championship in 1992 with a perfect record 26-0.

Scott resides in Woodway, Texas, and is the father of a daughter, Stephanie, and a son, Jason.

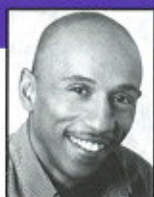
Supervising Agents



1. Kathleen Loughran
Great Neck, NY



2. Joseph Baughn
Jeffersonville, IN



3. Pablo Pirela
Woodridge, IL

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat

Month: \$68,050 Net ALP Mary Ann Gaelic

June Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Kathleen Loughran	\$30,452	\$47,865	87		3	Jason Schломann	Eric Giglione
2. Joseph Baughn	28,462	35,867	89		3	Carey Thompson	Vic Hancock
3. Pablo Pirela	23,946	36,058	85		7	Denise Gilbert	Bob Olson
4. Ed Olfert	21,927	41,265	89		2	Kevin Appasamy	Rick Altig
5. Steven Sequeira	21,543	26,507		85.1	2	Maurice Davies	Steve Friedlander

All Time Record to Beat

YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat

YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Steven Sequeira	\$60,934	\$94,748		85.1	2	Maurice Davies	Steve Friedlander
2. Daniel Pavek	57,976	115,656		81.5	1	Dustin Raaum	Rick Altig
3. Angelika Vassilieva	57,129	117,775		68.6	1	Shamshinder Sidhu	Rick Altig
4. Eric Bailly	55,711	81,415		69.9	4	Wesley Bangs	Rick Altig
5. Corey Neff	55,323	114,626	78		1	Dustin Raaum	Rick Altig

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

General Agents



1. Michael Nowak
Rochester, NY



2. Jose Sanchez
Woodridge, IL



3. Allan Gilbert
Woodridge, IL



4. Rob Hard
Jeffersonville, IN



5. Gregory Siard
Rochester, NY

All Time Record to Beat

Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat

Month: \$111,262 Net ALP Eric Neal

June Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	MGA	SGA
1. Michael Nowak	\$44,951	\$52,754		72.8	6	Jim Bianchi	Durhon Oldham
2. Jose Sanchez	38,366	44,700	86		8	David Wang	Bob Olson
3. Allan Gilbert	36,058	44,900	84		8	Denise Gilbert	Bob Olson
4. Rob Hard	34,074	34,320		72.9	4	Carey Thompson	Vic Hancock
5. Gregory Siard	32,775	54,050		75.7	5	Jim Bianchi	Durhon Oldham
6. Diane Carrion	29,051	38,764		75.2	7	David Hausman	Eric Giglione
7. Kent Thrower	27,281	35,139		75.1	3	Alex Roland	Chris La Fond
8. James England	24,821	26,806		73.5	4	Carey Thompson	Vic Hancock
9. Richard Refano	24,327	33,083	89		8	Barry Dillah	Eric Giglione
10. Godley Varghese	23,983	24,102	90		2	Francisco Perez	Eric Giglione

All Time Record to Beat

YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat

YTD: \$864,620 Net ALP

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	MGA	SGA
* 1. Gregory Siard	\$164,361	\$223,905		75.7	5	Jim Bianchi	Durhon Oldham
* 2. Michael Nowak	146,731	186,856		72.8	6	Jim Bianchi	Durhon Oldham
* 3. Rob Hard	145,033	187,492		72.9	4	Carey Thompson	Vic Hancock
* 4. Allan Gilbert	141,491	207,762	84		8	Denise Gilbert	Bob Olson
* 5. Rodney Husmann	140,385	173,876		72.0	6	Erik Graham	David Cohen
6. Jose Sanchez	132,739	157,184	86		8	David Wang	Bob Olson
7. David Fagoaga	113,213	139,939	84		3	Joshua Goodman	Bill Jennings
8. Scott Jordan	106,623	144,942	81		3		Gleb Ostrovsky
9. Alison King	104,419	155,663	83		5	John McCreary	Furer-Whittinghill
10. Horace Johnson	97,844	138,279		75.8	5	William Cook	Tom Williams

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*

Convention

Convention

ATLANTIS

Convention 2004 - The best yet!

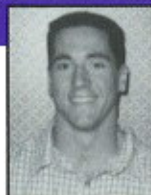
"I have always told my Agency, once you attend a convention, you will never miss another one. With the resounding success of this year's convention, that statement has never been truer."
 Durhon Oldham



Come Together

Come Together





1. Jim Bianchi

Rochester, NY

Record Breaker!



2. Dustin Venekamp

Reno, NV



3. Terry Sullivan

Kansas City, MO



4. Jeffrey Dinocento

Edison, NJ



5. Dorian Oldham

Rochester, NY

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$250,859 Net ALP Jim Bianchi

June Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Jim Bianchi	\$164,981	\$250,859		75.2	25	Durhon Oldham
2. Dustin Venekamp	103,518	101,362	84		13	Altig-Orlovic
3. Terry Sullivan	77,531	94,385		68.5	12	Gen-Gen-Bitman
4. Jeffrey Dinocento	76,689	100,561		73.1	15	Eric Giglione
5. Dorian Oldham	74,857	126,918	90		11	Durhon Oldham
6. Frederick Hadayia	74,442	87,384		69.9	7	Durhon Oldham
7. Kevin Surles	70,664	74,175		71.0	15	David Zophin
8. David Hausman	61,327	86,114		68.1	16	Eric Giglione
9. Jason Schломann	60,494	66,834		70.5	6	Eric Giglione
10. Carey Thompson	60,399	60,804		73.3	9	Vic Hancock

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,168,283 Net ALP Paul Rumbuc

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Jim Bianchi	\$595,159	\$783,787		75.2	25	Durhon Oldham
* 2. Dorian Oldham	442,317	696,418	90		11	Durhon Oldham
* 3. Jason Mollo	383,150	383,913		70.9	18	David Zophin
* 4. Kevin Surles	359,163	408,470		71.0	15	David Zophin
* 5. Erik Graham	334,491	726,258		78.1	16	David Cohen
6. Joshua Goodman	327,143	382,275		71.0	15	Bill Jennings
7. Jeffrey Dinocento	322,477	490,233		73.1	15	Eric Giglione
8. Frederick Hadayia	311,914	391,566		69.9	7	Durhon Oldham
9. Terry Sullivan	310,309	384,741		68.5	12	Gen-Gen-Bitman
10. Dustin Venekamp	299,050	307,144	84		13	Altig-Orlovic

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

\$Show Me the Money\$ Retention Bonus*

Qualifier	SGA	Bonus Amount
Timothy Cruise	Bob Olson	\$4,946.40
Lance Brown	Steve Hartman	\$4,922.18
James Dattilo	Marc Zipper	\$4,586.86
Brian Traboulay	Rick Altig	\$3,779.60
Omar Hashimi	Jatoft-Foti	\$3,681.38
Rosalie Zwicker	Joseph Manone	\$3,429.31
Robert Ulreich	Jatoft-Foti	\$3,425.54
Curt Snow	Jatoft-Foti	\$3,282.83
Michael Snow	Rick Altig	\$3,264.71
Michael Lau	Rick Altig	\$3,215.47

Total Retention Bonus Paid: \$604,339.57 538 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
Jim Bianchi	Durhon Oldham	\$15,314.99
Dustin Venekamp	Altig-Orlovic	\$8,393.24
Dorian Oldham	Durhon Oldham	\$6,558.94
Jason Schломann	Eric Giglione	\$6,363.76
Steve Foti	Jatoft-Foti	\$5,573.34
Fred Hadayia	Durhon Oldham	\$5,517.58
Alex Roland	Chris La Fond	\$5,235.92
Kevin Surles	David Zophin	\$5,233.81
Terry Sullivan	Gen-Gen-Bitman	\$5,115.81
David Hausman	Eric Giglione	\$4,981.71

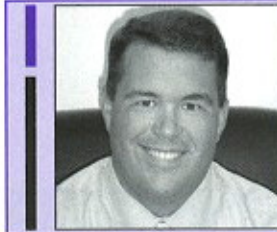
Total Leadership Bonus Paid: \$253,148.74 141 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Richard Meshulam	David Cohen	\$2,687.58
Leo VanDenVussche	Rick Altig	\$1,583.39
Joseph Galusha	Durhon Oldham	\$1,193.39
Mario Soljan	Steve Friedlander	\$1,187.68
Brenda Swecker	Chris La Fond	\$1,183.12
Brenda DiSomma	Eric Giglione	\$1,027.86
Cheryl Cook	Durhon Oldham	\$1,017.65
Susan Kelleher	David Zophin	\$921.34
Anne Bowyer	Rick Altig	\$870.52
Frances Christie	Rick Altig	\$860.44

Total PR Bonus Paid: \$26,644.48 44 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.



FROM THE DESK OF:

Bo Gentile

Vice President
Recruiting & Development

It is All in the Return – ROI and ROR

The title of my article this month is not a secret military code or something from a war report. It is a phrase you hear on any news broadcast when watching the financial report.

ROI simply means, or is short for, “return on investment.” The term should be one with which every person who spends money on goods or services is familiar. Basically, we all want to know how much more bang for our buck will we get in choosing one product over another. In other words, did we make the right investment to get the biggest return.

At American Income and National Income, this is an industry where everyone in the field has personal ownership of their business – you are the captain of your own ship so to speak. Therefore, you too should be looking for the best ROI which will grow your business and, in turn, grow your Agency. However, growth for your business depends on your effort, production, and recruiting.

This is where ROR comes into play. The largest growth area for any Agency comes by your ROR, or your “return on recruiting.”

It has been proven time and time again over the last four years that anytime an Agency experiences a jump in production, it is in direct correlation to the Agency’s

recruiting activity. Our Company-wide track record has also indicated that when our Agent count percentage rises, so does the production percentage. The point is, this association does not happen by chance.

Having this information and knowing it doesn’t happen by chance allows you to maximize your ROR for your best ROI.

To ensure your efforts are effective, you should be certain that during the training process, new Agents in the field are getting the right amount of time in the field working with your Certified Field Trainers. Also has the new Agent been shown the path to success, and how to prepare for the Management Training Program. Doing these things foster that feeling of personal ownership I mentioned earlier. More importantly, all of these items are vital steps in making sure your “return on recruiting” meets your Agency’s needs.

If you are a new Agent in the field, it is up to you to share the American Income and National Income opportunity as well. Be sure to ask your Manager or SGA what steps you can take to become a part of your Agency’s management team and create your own “return on recruiting.”

Remember, it is all in the “return.”

Don’t Recruit Hard, Recruit Smart!

Last year, we took a recruiting poll at our *Leadership Development Seminar* and the results of this poll were very interesting. The class was asked a series of recruiting questions, and here were the results:

- Only two of the 59 attendees said they had personally recruited an individual.
- Eight said they understood the different styles of resumes coming into their offices.
- Seven of 59 said they were using the *AC-6 Recruiting Brochure* to help in their recruiting efforts.
- Thirty-four percent said they had utilized the AC-42 Mini Recruiting CD-ROM in recruiting, but those same 20 did not know how to replenish their supply.

Examining this “on the fly” poll can give you a good idea of what is taking place in your Agencies regarding recruiting. The fact is, many of us are working hard at recruiting, but not working smart.

By putting some simple tools to work, you can not only recruit efficiently, but effectively. Let’s take a look at some tools which will help you become a smart recruiter:

- Recruiting Brochure – AC-6
- The large Recruiting CD-ROM – AC-41
- The mini Recruiting CD-ROM – AC-42
- Internet Ad Response Script
- Referral Video AV-42
- 2003 Convention Videos AV-55, AV-56 and AV-57
- Spirit of AIL Video AV-1
- 2005 Cancun Convention Video (AV-58)

All of the items listed above are available through CAS.

If you are not utilizing all of the resources available, you are recruiting with one arm tied behind your back. Think about that and recruit smart!





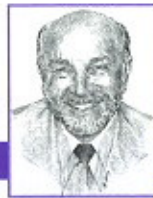
Durhon Oldham

CATEGORY I	JUNE PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG	Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.
Durhon Oldham	\$395,579	\$188,760	40	250	\$617,685		75.5	\$1,966,444	\$1,132,560	40	214	\$2,931,360
Gen-Gen-Bitman	405,271	207,240		196	535,269		67.1	2,056,057	1,243,440		165	2,747,595
Rick Altig	944,887	656,040	15	159	1,653,693		70.1	5,209,897	3,987,720	15	146	8,694,772
Bob Olson	207,599	149,160		139	356,780	94		336,459	298,459		113	617,774



David Zophin

CATEGORY II	JUNE PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG	Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.
David Zophin	\$152,321	\$96,360	20	178	\$168,591		71.8	\$864,691	\$578,160	20	170	\$1,001,925



Joseph Manone

CATEGORY III	JUNE PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG	Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.
Joseph Manone	\$118,039	\$75,240	55	212	235,157		78.8	\$607,921	\$451,440	55	190	\$1,205,917
Vic Hancock	142,237	75,240	15	204	163,378		70.2	588,115	451,440	15	145	748,816
Altig-Orlovic	147,952	75,240		197	187,341		67.1	653,726	451,440		145	761,891
James Surace	79,189	75,240		105	126,862		73.6	468,052	425,040		110	820,461

* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year.



Chris La Fond

CATEGORY IV	MAY PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG	Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.
Chris La Fond	\$101,033	\$62,040	50	213	\$152,768		77.8	\$382,859	\$372,240	50	153	\$684,434
Bill Jennings	102,535	62,040	15	180	131,346		70.3	646,282	372,240	15	189	790,749
Steve Friedlander	87,969	62,040	35	177	142,295		74.5	435,492	372,240	35	152	696,176
Altig-Martyn	75,252	62,040	5	126	131,738		68.1	439,047	372,240	5	123	722,455



Bill Taylor

CATEGORY VI	MAY PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG	Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.
Bill Taylor	\$39,369	\$14,520		271	\$47,355	91		\$39,369	\$14,520		271	\$47,355
Paul Rumbuc	55,212	42,240		131	148,580	94		102,974	84,150		122	273,881

* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year.

MONETARY DONATIONS

American Income & National Income

- Gave \$3,000 to the Cornell University Ben Mintz/CFA Golf and Tennis Outing.
- Donated \$25,000 to the Washington Ethical Society.
- Donated \$2,300 to the USAction event.
- Contributed \$2,500 to Project Union-Made.

Rick Altig Agency

- Donated \$250 to the Ventura family.
- Gave \$225 to the BCYT-BCGT.
- Gave \$200 to the Casper Trades and Labor Assembly.
- Donated \$200 to IBEW 112.
- Donated \$200 to IBEW 125.
- Gave \$500 to the Oregon Burn Center.
- Contributed \$410 to the Dollars Against Diabetes.
- Gave \$690 to TUAC 501.
- Donated \$1,250 to TUAC 500.
- Gave \$50.81 to the Sheet Metal Workers 8.
- Gave \$64.19 to Alberta Trappers Association.
- Contributed \$41.72 to UFCW 401.
- Donated \$500 to the Ottawa Labour Council.
- Gave \$500 to the Ontario Primary Forest Council.
- Contributed \$100 to OFATV.
- Donated \$200 to the UFCW 1496 scholarship fund.
- Gave \$100 to the Ontario Tire Dealers Association.
- Gave \$500 to the Washington Labor Council.
- Donated \$600 to IAM District 160.

Rick Altig Agency Cont.

- Contributed \$500 to the AITMF.
- Gave \$500 to the Duluth Building & Construction Trades.
- Contributed \$450 to the IUOE 115.
- Contributed \$150 to the Alberta Regional Council of Carpenters & Allied Workers.
- Donated \$250 to Union Stampede Breakfast.
- Gave \$500 to the ATU Northwest Conference.
- Gave \$250 to the EDLC Special Projects Account.
- Donated \$150 to the Carpenters Local 1849.

Jatoft Foti Agency

- Donated \$16,627.38 raised by the Shoot for a Cure benefit where monies were allocated to the Leukemia-Lymphoma Society of California.

Marc Morton Agency

- Contributed \$1,000 to the OPEIU VOTE fund.

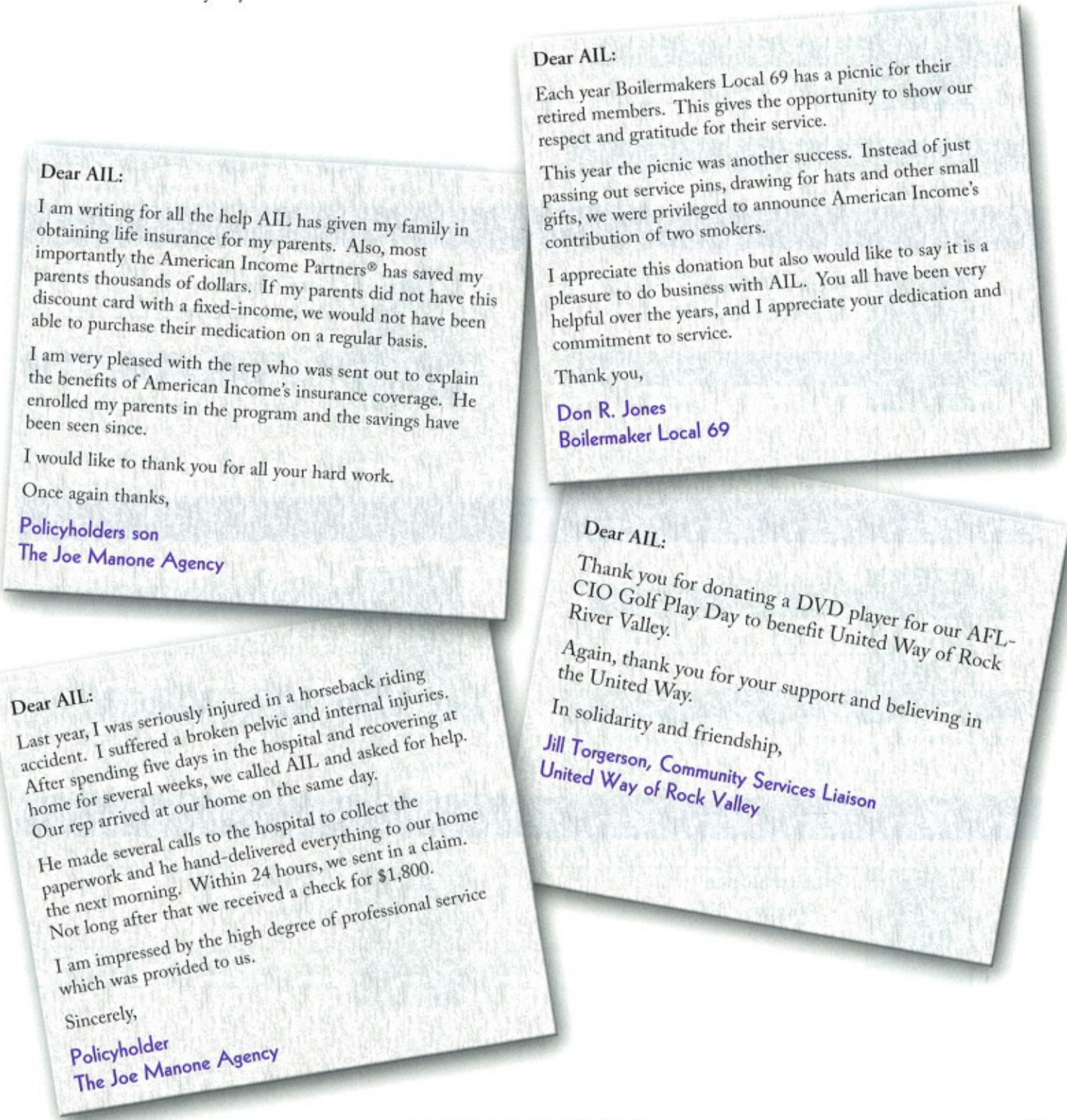
Bob Olson Agency

- Contributed \$200 to the UFCW Walk-a-thon.
- Gave \$150 to the Leukemia & Lymphoma Society Light the Night Walk sponsored by SEIU 1.
- Gave \$250 to the Central Safety Committee Golf Outing.
- Donated \$500 to the SEIU 1 golf outing.
- Donated \$150 to the Hispanic American Labor Council.

Total \$61,009.10

Letters

At American Income and National Income, we pride ourselves on the fact that our Producers, Managers, and Home Office staff are actively involved in their communities. We receive thousands of letters regarding our involvement in the communities we serve. Below are some recent letters thanking us for the good deeds we do each and every day.



Dear AIL:
 I am writing for all the help AIL has given my family in obtaining life insurance for my parents. Also, most importantly the American Income Partners® has saved my parents thousands of dollars. If my parents did not have this discount card with a fixed-income, we would not have been able to purchase their medication on a regular basis.
 I am very pleased with the rep who was sent out to explain the benefits of American Income's insurance coverage. He enrolled my parents in the program and the savings have been seen since.
 I would like to thank you for all your hard work.
 Once again thanks,
 Policyholders son
 The Joe Manone Agency

Dear AIL:
 Each year Boilermakers Local 69 has a picnic for their retired members. This gives the opportunity to show our respect and gratitude for their service.
 This year the picnic was another success. Instead of just passing out service pins, drawing for hats and other small gifts, we were privileged to announce American Income's contribution of two smokers.
 I appreciate this donation but also would like to say it is a pleasure to do business with AIL. You all have been very helpful over the years, and I appreciate your dedication and commitment to service.
 Thank you,
 Don R. Jones
 Boilermaker Local 69

Dear AIL:
 Thank you for donating a DVD player for our AFL-CIO Golf Play Day to benefit United Way of Rock River Valley.
 Again, thank you for your support and believing in the United Way.
 In solidarity and friendship,
 Jill Torgerson, Community Services Liaison
 United Way of Rock Valley

Dear AIL:
 Last year, I was seriously injured in a horseback riding accident. I suffered a broken pelvic and internal injuries. After spending five days in the hospital and recovering at home for several weeks, we called AIL and asked for help. Our rep arrived at our home on the same day.
 He made several calls to the hospital to collect the paperwork and he hand-delivered everything to our home the next morning. Within 24 hours, we sent in a claim. Not long after that we received a check for \$1,800.
 I am impressed by the high degree of professional service which was provided to us.
 Sincerely,
 Policyholder
 The Joe Manone Agency

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Brenda DiSomma
Edison, NJ



Anne Bowyer
Cedar Rapids, IA

Category B:



Brenda Swecker
Canonsburg, PA



Laurie Onasch
Menomonee Falls, WI

Category C:



William Slocum
N. Royalton, OH



Gary Silberman
Ridgeland, MS

June Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	19,078	Rick Altig
2. Brenda DiSomma	8,494	Eric Giglione
3. George Farenthold	4,452	Durhon Oldham

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

Category A	No. Cards	SGA
1. Brenda DiSomma	4,059	Eric Giglione
2. Anne Bowyer	3,514	Akers & Altig
3. Richard Meshulam	3,263	David Cohen
4. Joseph Galusha	2,880	Durhon Oldham
5. David Blaisdell	2,795	Rick Altig

Category B	No. Cards	SGA
1. Brenda Swecker	4,144	Chris La Fond
2. Laurie Onasch	2,321	Manone & Altig
3. Lou Nell Busby	2,139	Vic Hancock
4. Malka Arony	2,029	Steve Hartman
5. David Provencher	1,365	Rick Mansfield

All Time PR Group Production Record

Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. William Slocum	15	Jim Surace
2. Gary Silberman	10	Gleb Ostrovsky
3. Becky Cutler	8	Bill Jennings
4. Billy Sauers	7	Tom Williams
5. Susan Fuldauer	6	Mark Hancock

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	95,082	Rick Altig
*2. Brenda DiSomma	34,600	Eric Giglione
3. Richard Meshulam	24,067	David Cohen

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Frances Christie	16,707	Rick Altig
*2. Richard Meshulam	16,361	David Cohen
3. Brenda DiSomma	15,687	Eric Giglione
4. Leo VanDenBussche	13,757	Rick Altig
5. Susan Kelleher	11,612	David Zophin

Category B	No. Cards	SGA
*1. Malka Arony	14,776	Steve Hartman
*2. Brenda Swecker	12,008	Chris La Fond
3. Mario Soljan	9,394	Steve Friedlander
4. Laurie Onasch	8,975	Manone & Altig
5. Lou Nell Busby	5,685	Vic Hancock

All Time PR Group Production Record

YTD: 103 groups Vivian Dwyer

Category C	Groups	SGA
*1. Cheryl Cook	58	Durhon Oldham
*2. William Slocum	50	Jim Surace
3. Krissa Hensley	40	Marc Morton
4. Billy Sauers	39	Tom Williams
5. Richard Case	37	Jim Surace

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.* Also, please note, the number of leads will be used to break a tie in Category C.

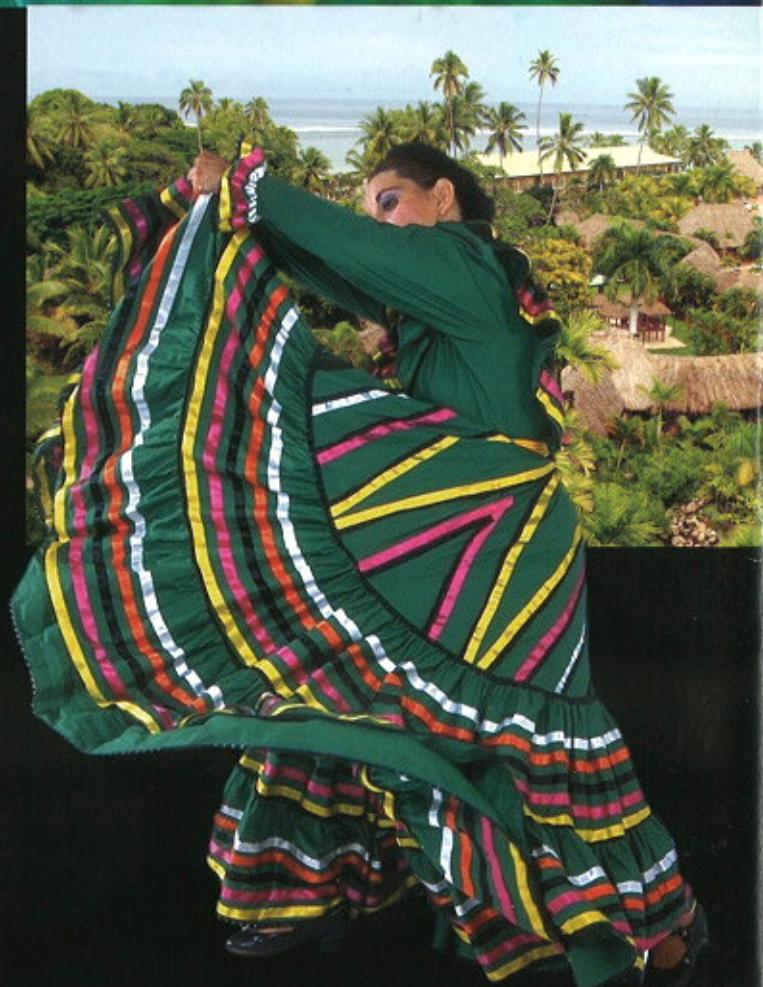


CANCUN,

MEXICO

JUNE 26-29, 2005

Enjoy life
the way it
was meant
to be...



Qualifiers

Richard Meshulam	\$2,687.58
Leo VanDenBussche	\$1,583.39
Joseph Galusha	\$1,193.39
Mario Soljan	\$1,187.68
Brenda Swecker	\$1,183.12
Brenda DiSomma	\$1,027.86
Cheryl Cook	\$1,017.65
Susan Kelleher	\$921.34
Anne Bowyer	\$870.52
Frances Christie	\$860.44
William Sauers	\$852.14
David Blaisdell	\$843.68
Darrell Dorcy	\$681.85
William Slocum	\$677.82
Krissa Hensley	\$651.05
Richard Case	\$567.34
Robert Dailey	\$522.86
Robin Andrade	\$514.91
Mark Gagliardi	\$504.86
Rachelle Valdez	\$499.50
Charles Hill	\$498.07
Laurie Onasch	\$490.81
George Farenthold	\$489.89
Malka Arony	\$481.91
Becky Cutler	\$474.35
Jacqueline deVooght	\$470.37
Kenneth Altizer	\$467.28
Gary Silberman	\$463.60
Rona Pileggi Spano	\$454.30
Patti Morgan	\$325.90
Lou Nell Busby	\$313.40
Joseph Ward	\$259.61
Sandra Johnson	\$259.29
John Wilkinson	\$255.20
Catherine Briggie	\$226.67
Shannon Walker	\$225.87
Vivian Dwyer	\$212.58
Donald Spohn	\$208.26
David Provencher	\$207.81
William Gibson	\$206.91
Irene Rurycz	\$204.57
Susan Cooksey	\$202.92
Suzanne Powers	\$199.44
Al Wall	\$196.49

Total
\$26,644.48

JANUARY
 FEBRUARY
 MARCH
 APRIL
 MAY
JUNE
 JULY
 AUGUST
 SEPTEMBER
 OCTOBER
 NOVEMBER
 DECEMBER



Leadership Bonus

June Bonus Qualifiers

Jim Bianchi	Kathy Mann	Vance Rountree	Barrett Clayton	Matthew Gilstrap
\$15,314.99	\$3,116.53	\$1,722.94	\$480.67	\$285.77
Dustin Venekamp	Navarro Simmons	John Derosier	David Fagoaga	David Thomas
\$8,393.24	\$3,019.93	\$1,646.88	\$472.41	\$285.19
Dorian Oldham	Marcus Smith	Leo Soucy	Tamara Ford	Zachary Frail
\$6,558.94	\$2,993.99	\$1,547.61	\$449.19	\$284.29
Jason Schlomann	Michael Beck	Mark Bleier	Jack Conley	Maurice Bailey
\$6,363.76	\$2,974.91	\$1,544.15	\$434.41	\$283.46
Steve Foti	Matt Henderson	Michael Lavergne	Robert Rife	William Burbank
\$5,573.34	\$2,886.41	\$1,507.29	\$418.55	\$279.03
Fred Hadaya	Bill Cook	Thomas Cruts	Victor Quimson	Corey Neff
\$5,517.58	\$2,793.67	\$1,282.79	\$403.93	\$278.97
Alex Roland	Dax Aurand	Michael Nowak	Kevin Leonard	Michael Allen
\$5,235.92	\$2,748.98	\$1,189.84	\$385.03	\$269.60
Kevin Surles	Brian Fotovich	Kathleen Loughran	Karl Schuckert	Patricia Lee
\$5,233.81	\$2,725.76	\$1,113.36	\$374.82	\$264.57
Terry Sullivan	Marlon Underwood	Jose Sanchez	Anthony Scavera	Daniel Pavek
\$5,115.81	\$2,694.26	\$1,104.87	\$368.60	\$263.33
David Hausman	Kouassi Appiah	Gregory Siard	Philip Anderson	Brian Groeschel
\$4,981.71	\$2,624.87	\$1,047.42	\$360.24	\$259.93
David Wang	Calin Baban	Allan Gilbert	Evan Kishpaugh	Claudia Ziegler
\$4,777.75	\$2,532.01	\$1,012.44	\$357.99	\$257.70
Carey Thompson	Barry Dillah	Kent Thrower	Jedidiah Scott	John West
\$4,515.91	\$2,526.08	\$994.68	\$356.64	\$254.47
Jeff Dinocento	Matthew Cano	Paula Cooper	Nicholas Soboleski	Godley Varghese
\$4,440.08	\$2,517.79	\$856.40	\$353.27	\$249.03
Erik Graham	Scott Shirk	James England	Stephen Maloney	Justin Smith
\$4,378.52	\$2,370.25	\$823.65	\$345.87	\$244.21
Imran Satti	Mathew Hart	Susanne Munro	Wes Elder	Matthew Dahler
\$4,345.51	\$2,361.29	\$782.48	\$344.27	\$243.10
Alfred O'Connor	Francisco Perez	Ed Olfert	John Keiderling	Tracy Haden
\$4,283.91	\$2,359.96	\$755.65	\$342.53	\$241.50
Jason Mollo	Tim Schroeder	Diane Carrion	Derrick Bates	Patrick Luem
\$3,976.87	\$2,310.65	\$750.78	\$327.14	\$238.40
Doreen Foti-Ryan	Richard Spicer	Matthew Hogan	Kashif Tufail	George Noujaim
\$3,920.81	\$2,298.36	\$690.58	\$320.31	\$237.30
Dustin Raam	Narinder Dhillon	Rob Hard	Horace Johnson	Russell Lewis
\$3,792.50	\$2,193.10	\$681.64	\$317.43	\$234.90
Patrick Fowler	Greg Partee	Scott Keeney	Salvatore Giacchi	Richard Refano
\$3,673.43	\$2,125.70	\$641.87	\$316.18	\$233.43
Susan Bergh	Joshua Goodman	Steven Sequeira	Darren Wakefield	Troy Morton
\$3,640.52	\$2,092.73	\$633.41	\$313.48	\$231.65
Maurice Davies	John McGrath	Scott Zoll	Sarah Kocinski	Gabriel Hernandez
\$3,543.77	\$2,049.16	\$610.73	\$313.33	\$228.81
Denise Gilbert	David Iriye	Rodney Husmann	Jennifer Downey	Pamela Drury
\$3,479.43	\$1,989.70	\$528.85	\$301.32	\$227.88
Jerald Muhammad	Kobie Samuels	Mina Eskandar	Earle Harris	James Worf
\$3,467.83	\$1,905.66	\$525.94	\$301.00	\$225.15
Lawrence Hauck	Michael Wood	Richard Koschatzky	Stephen Poye	Nestor Aramayo
\$3,422.82	\$1,890.97	\$514.40	\$297.99	\$92.55
Jeff Churchfield	Scott Sonnenberg	Elmore Mundell	Ronald Trombetta	
\$3,354.53	\$1,839.75	\$513.04	\$297.65	
Robert Dunn	Jeff Ribman	Mihyon Cha	Chad Cannella	
\$3,292.99	\$1,773.59	\$507.84	\$295.38	
Chris Hernandez	Roland Fletcher	Lily Tchen	Sergey Tovmenko	
\$3,289.50	\$1,741.66	\$500.12	\$288.19	
Kevin Appasamy	Roger Geering	Adam Herman	Benjamin Foti	
\$3,135.94	\$1,725.58	\$494.16	\$285.87	

Total \$253,148.74

Retention Bonus

QUALIFIER	BONUS	A&H	QUALIFIER	BONUS	A&H	QUALIFIER	BONUS	A&H
Timothy Cruise	\$4,946.40		Corey Nell	\$1,750.68		Angelo DiGiacco	\$1,257.64	\$152.62
Lance Brown	\$4,922.18		Randolph Scoulers	\$1,739.89	\$243.95	Anthony Ulrich	\$1,256.04	
James Dattilo	\$4,586.86		Kobina Sekyi	\$1,714.47		Romeo Daley	\$1,255.27	
Brian Traboulay	\$3,779.60	\$347.70	Harpreet Gujral	\$1,710.56		Tobias Jenkins	\$1,249.17	
Omar Hashimi	\$3,681.38		Angie Weiner	\$1,696.86		Eric Renteria	\$1,246.95	
Rosalie Zwicker	\$3,429.31		David Williams	\$1,683.26	\$178.13	Jason Lassic	\$1,246.67	
Robert Ulreich	\$3,425.54		Teó Schilling	\$1,682.82		Joey Kennedy	\$1,246.50	
Curt Snow	\$3,282.83		Andre Abramovich	\$1,676.96		Farah Klink	\$1,241.74	
Michael Snow	\$3,264.71	\$136.08	David Faraway	\$1,671.25	\$213.92	Ronald Friedlander	\$1,236.65	
Michael Lau	\$3,215.47	\$233.80	Lynn Erickson	\$1,669.88		Carl Meyer	\$1,235.12	\$141.57
Kevin Haines	\$3,163.40	\$195.70	Upinder Blunder	\$1,667.80	\$194.82	Donnie Frith	\$1,233.01	
Jinzhou Zhao	\$3,075.85		Innocent Okeke	\$1,630.96	\$148.50	Aaron James	\$1,230.38	\$164.40
Al-Karim Walji	\$2,969.60	\$193.40	Paramjit Sangha	\$1,628.34	\$154.20	Dan Rawl	\$1,228.62	
Kathleen Loughran	\$2,944.66	\$158.56	Raymond Lau	\$1,602.48		Kimberly Morrow Gonzales	\$1,227.96	\$133.60
Alex Bluhm	\$2,929.32		Amanda Minaz	\$1,601.33	\$129.46	Donnie Nolen	\$1,219.00	
Theresa Bellajaro	\$2,925.37	\$151.62	James Larkin	\$1,581.69		Louis Costa	\$1,210.61	
Lewis Prochnou	\$2,908.44		Matthew Hogan	\$1,579.95	\$150.85	Kimberly Cummings	\$1,207.20	
Anthony Mele	\$2,872.47	\$388.93	Chris Schuckman	\$1,579.20		Latonya Tucker	\$1,206.61	
Mary Ann Gaelic	\$2,854.02	\$256.98	Kelly Pascal	\$1,571.37	\$148.14	Aaron Webb	\$1,204.11	\$117.04
Sammar Hqibel	\$2,828.64		Gene Martin	\$1,565.99		Raimye Gallant	\$1,200.96	\$122.54
Paulo Rosa	\$2,804.81	\$232.72	John Bulecca	\$1,557.72		Paul Gentile	\$1,200.04	
Rajeev Arora	\$2,724.83	\$177.56	Rene St Hilaire	\$1,552.98	\$195.30	Darren Butler	\$1,197.91	\$99.00
John Thomas	\$2,672.66		Noe Gonzales	\$1,542.20		Christopher Howey	\$1,197.47	\$112.75
Andrew Johnson	\$2,643.21	\$249.15	Howard Wilson	\$1,534.93	\$189.36	Dustin Miller	\$1,193.82	
David Thornton	\$2,620.70		Douglas Bauknecht	\$1,533.71		John Farley	\$1,193.15	
Herivelto Pereira	\$2,605.46		Randy Clem	\$1,528.96		Robert Drapper	\$1,188.44	
Max Quasem	\$2,602.62		Drew Pirson	\$1,521.24		Candace Savalas	\$1,177.62	\$106.32
Nadia King	\$2,576.26	\$152.24	Todd Freeman	\$1,517.83	\$158.88	Lawrence Tenamore	\$1,177.52	
Ed Ollert	\$2,555.10	\$142.16	Chad Dockstader	\$1,512.64	\$104.28	Joseph Callahan	\$1,173.42	
Crystal Valentine	\$2,540.64		Arnold Iacoviello	\$1,512.37		Shawn Richmond	\$1,159.47	\$140.53
Ronald Kastner	\$2,532.69	\$306.45	Norman Reitz	\$1,509.95	\$182.28	Kent Throver	\$1,152.20	\$130.59
Bryan Johnson	\$2,500.21		Nada Markovic	\$1,504.80		Allan Gilbert	\$1,149.41	
James Davis	\$2,458.07	\$123.18	Mark Gorman	\$1,494.14	\$140.88	Paul Vojtek	\$1,139.91	
Jay Meyer	\$2,432.17	\$288.24	David Wang	\$1,494.01		Scott Jordan	\$1,129.46	
Michael Czopek	\$2,432.16		Eric Nichols	\$1,485.37		Richard DeLangis	\$1,126.43	
Karen McQuoid	\$2,426.14	\$135.60	Jean Brinkmann	\$1,483.63		Robert Seeber	\$1,122.88	\$154.51
Erin Ziegler	\$2,399.51		Kenneth Medina	\$1,470.57		Marta Reddersen	\$1,117.49	\$99.66
Victor Quimson	\$2,381.26		Cesar Astralaga	\$1,463.88	\$152.82	Pawan Sharma	\$1,115.95	\$106.84
Sidney Hodgskiss	\$2,361.92	\$186.30	Andrew Limoli	\$1,459.39	\$159.42	Andrew Graff	\$1,114.26	\$102.96
Arkadi Nulman	\$2,340.38		Diane Carnon	\$1,456.80		Horace Johnson	\$1,113.17	
Christopher Clark	\$2,291.47		Ashley Helley	\$1,455.39	\$115.98	Dmitriy Goncharuk	\$1,109.11	
Rudi Camenzind	\$2,265.91		Lisa Roemer	\$1,452.58		Donald Goodman	\$1,099.49	
Tracy Haden	\$2,257.90		Thomas Reddoch	\$1,450.29		Francine Palmer	\$1,091.67	
Scott Kemney	\$2,256.65		Julie Wells	\$1,449.15		Dean Shore	\$1,081.25	
Thomas Conolly	\$2,248.70	\$253.18	Hai Herman	\$1,448.92	\$152.16	Igor Katanov	\$1,074.94	
Lily Tchen	\$2,218.11		Benjamin Vanfossen	\$1,448.50		Brian Yellon	\$1,068.71	
Benjamin Mancillas	\$2,216.57		Joe Thompson	\$1,418.68		Terrence Adams	\$1,063.47	
David Solomonov	\$2,197.46		Carey Vance	\$1,417.55		Stephen Coon	\$1,056.71	
Alfred Brenner	\$2,189.92		Maxine Moody	\$1,415.15		Glenith Bedford	\$1,055.52	
Eugene Melamed	\$2,178.09		John Franklin	\$1,407.49		Gary Fix	\$1,051.58	
Guy Panno	\$2,165.70		Ruben Soberanes	\$1,404.14		Phillip LaCross	\$1,050.13	
Kobie Samuels	\$2,127.86		Latoya Lestrade	\$1,404.08	\$99.42	Grady Richards	\$1,047.97	
Michael Perkins	\$2,127.26		Eddie Hill	\$1,402.73		Kevin Minetto	\$1,046.16	
Angeles Ordas	\$2,102.52		John Reason	\$1,400.93	\$135.42	Phong Nguyen	\$1,043.90	
Karl Schuckert	\$2,087.40		Keith Cornwell	\$1,400.09	\$185.40	John Arguello	\$1,038.09	
Matthew Wolfanger	\$2,073.86	\$235.62	Kerly Titus	\$1,399.64	\$139.86	Michael Leith	\$1,036.27	
Stephen Perotti	\$2,055.51		Raed Nusseibeh	\$1,398.14		William Sanders	\$1,032.30	
Joaquin Santos	\$2,051.09		Mania Esposito	\$1,393.82		Kemmie Holmes	\$1,029.05	\$100.32
Pablo Pirela	\$2,040.60		Jedidiah Scott	\$1,393.43		Anthony Walthour	\$1,027.57	
Joseph Coarsey	\$2,033.64		Michael Walsh	\$1,390.36		David Moffat	\$1,023.03	
Eric Labossiere	\$2,013.82	\$267.02	Neva Conley	\$1,390.11		Nicholas Soboleski	\$1,021.97	
Daniel Potelchko	\$1,995.80		Greg Siard	\$1,388.58	\$141.61	Gloria Sanchez	\$1,020.77	
Kevin Appasamy	\$1,991.23		Lois McCubbin	\$1,367.21		Allen Trebelhorn	\$1,020.07	
Darren Wakefield	\$1,985.67	\$181.35	John Joswick	\$1,367.09		Gregory Drake	\$1,014.70	
Joshua Goodman	\$1,980.44	\$163.60	Ricky Thompson	\$1,366.96		David Gevy	\$1,014.55	
Frederick Ulrich	\$1,976.58	\$216.90	Christopher Fave	\$1,364.07	\$137.34	Angelika Yassilieva	\$1,013.97	
Frank Sommers	\$1,954.19	\$174.64	Robert Rife	\$1,363.96	\$148.16	Harnet Noel	\$1,012.39	
Katherine Tschernoletz	\$1,953.83		Cristina Simao	\$1,360.86		Dilshod Achilov	\$1,012.11	
Abdelhaadi Badreddine	\$1,947.35	\$247.35	Russell Lewis	\$1,357.32	\$130.96	Bhuwan Sawhney	\$1,010.63	
Jack Conley	\$1,931.72		Peter Novellino	\$1,346.15		Majjara Sukhbaatar	\$1,007.72	\$115.25
Andrew Herbstreit	\$1,931.71	\$173.10	Krista Thieme	\$1,343.75		Lau Xongmixay	\$1,005.38	
David Ackerman	\$1,918.72		Jennifer Gilbert	\$1,338.33	\$121.80	Edward Clunk	\$1,005.33	
Carla Miller	\$1,914.21		David Garrett	\$1,337.03		John Hornak	\$1,004.74	
Wai-Ming Wong	\$1,908.38	\$161.16	Amir Sedaghat	\$1,335.70		Hardeep Guru	\$1,002.88	\$118.50
Bradley Kincaid	\$1,893.66		David Laggan	\$1,334.95	\$124.05	Denard Cooper	\$997.76	
Hugo Kust	\$1,891.04		Samson Adelufosi	\$1,329.27		Arthur Greene	\$996.79	
Bolbinder Hayer	\$1,890.24		Travis Scheidegger	\$1,320.03	\$142.28	Troy Morton	\$992.84	
Dustin Baxter	\$1,887.17	\$162.11	Hasreen Kana	\$1,318.44		Iryna Sushkova	\$988.36	\$88.50
Hack Bell	\$1,872.82		Russell Morris	\$1,313.08		Caley Macdonald	\$987.85	\$100.20
Selena Thammasen	\$1,870.93		James Schneider	\$1,312.60		Stephen Poye	\$986.30	\$100.20
Derrick Bates	\$1,864.80	\$224.10	Costa Kyriazis	\$1,307.26	\$137.15	Daniel Phares	\$985.27	\$174.35
Concelor Davis	\$1,840.94		John Keiderling	\$1,298.76		Brent Carmody	\$971.81	\$162.15
Velran Pipinic	\$1,844.67		Marc Rosen	\$1,298.24		Gregory Eastman	\$970.97	\$83.50
Roland Cheney	\$1,812.16		Kandy Downs	\$1,291.49	\$143.55	Alla Alexander	\$962.00	\$115.50
Kendra Roberts	\$1,811.50		Glenn VanDeSande	\$1,280.03		Patrick Dinan	\$960.71	\$84.50
William Burbank	\$1,799.04	\$246.67	Scott Johnson	\$1,272.07		Billy Raby	\$960.27	\$87.90
Matthew Markle	\$1,788.01		Patrick Panis	\$1,267.74		Denic Rutledge	\$952.20	
Donald McCrary	\$1,780.55		Thomas Tulowiecki	\$1,267.63		Francis Tolentino	\$950.77	
Michael Mooney	\$1,772.99	\$127.08	Nick Chopstak	\$1,259.97		Richard Relano	\$943.28	
Tommy Oh	\$1,760.54		Shannon Stewart	\$1,259.16		Ronald Warbach	\$941.05	\$113.25
Herman Libman	\$1,760.41		Asher Lavallee	\$1,258.10		Anastasiya Fedosova	\$937.75	\$135.05

Retention Bonus

QUALIFIER	BONUS	A&H	QUALIFIER	BONUS	A&H	QUALIFIER	BONUS	A&H
Jared Kline	\$935.23	\$78.75	Isaac Powell	\$620.37		Sandra Carlson	\$446.88	
Sushen Chand	\$932.50		Simone Miles	\$617.96		Brian Luloff	\$446.74	
Joseph Day	\$930.01	\$94.05	Brian Groeschel	\$616.58		Craig Davis	\$445.24	\$54.48
Tamara Ford	\$928.90	\$83.05	Alan Conquest	\$613.43		Wayne Tindler	\$442.79	\$78.15
Jayne Spicer	\$919.41	\$83.85	Chad Cannella	\$613.24		Faye DiGirolamo	\$439.32	
Claudia Rodriguez	\$912.96		Chris Krahn	\$612.40		Evan Kishpaugh	\$433.72	
Matthew Gilstrap	\$901.89		Ross Paul	\$611.24		John Barsuch	\$431.31	\$57.87
Karlton Roberts	\$896.95		Kenneth Mazik	\$610.83		Ronald Maxon	\$428.68	
Philip Prata	\$894.33		Jennifer Sullivan	\$609.87		Lorena Barriere	\$428.47	
Brian Schreier	\$894.15		Sean White	\$609.65		Chris Beresten	\$426.72	
Ernest Wilmoth	\$883.69		Thomas Whitcomb	\$607.80		Otis Holland	\$423.12	\$48.06
Christopher Warden	\$876.50	\$75.40	Carlos Cantu	\$607.74		Douglas Tomandl	\$422.78	\$46.92
Jada Graves	\$865.88		Richard Wu	\$607.70		Malcolm McCall	\$422.30	
Attila Nagy	\$860.82		Bridgit Driscoll-Hunt	\$606.85		Manuel Amador	\$422.10	
Michael Nowak	\$858.34		Jason Coleman	\$606.79		Rodney Husmann	\$420.98	
Heneho Perakis	\$858.15		Jason Hedges	\$606.50		Joel McNett	\$418.76	
Deborah Prial	\$854.25		Michael Hamel	\$604.72		Taniqua Medina	\$418.38	
Jeffrey Little	\$854.17		Michael Smith	\$600.42		Daniel Bradley	\$417.37	
Bonnie Williams	\$852.24		Richard Greenberg	\$599.39		Peter Chinworth	\$415.90	
Brigitte Synesael	\$850.08		Manko Vujadin	\$599.16		Jose Tapia	\$414.91	
David Hunter	\$849.24		Andre Taliaferro	\$598.12		Crystal Bernard	\$414.86	
David Mah	\$846.30		Nicholas Wasche	\$595.15		Willie Hayden	\$413.20	
Kelly Berger	\$844.55		Cheryl McLean	\$594.52	\$85.02	Clare Tolchard	\$412.32	
Paul Mahoney	\$843.62		Harry Buenger	\$593.86		Phil Goetz	\$408.96	
Eric Davies	\$843.17		Kent Campbell	\$593.21		Jagpal Taneja	\$407.17	
Bryan Johnson	\$841.40		Erika Beckett	\$589.77		Joseph Baughn	\$407.04	
Vann Durham	\$837.28		Luke Squires	\$588.82		Katherine Price	\$403.38	
Bradford Powell	\$836.72		Raycho Thomas	\$587.44		Gerald Throw	\$402.87	
Brian Tedaldi	\$836.66		Peter Luckhurst	\$587.09		John Hartman	\$401.57	
Claudia Ziegler	\$835.27		Lyall Friedline	\$587.04		Frederick Haaf	\$400.92	
Ronald Adams	\$833.19		Rudolph Dsouza	\$585.22		Glenn Snowden	\$400.50	
Yolanda Flood	\$831.32		Gregory Solis	\$582.54		Raquel Sarmiento	\$399.59	
Nathan Taylor	\$828.63		Mary frechette	\$581.68		Patrick Henderson	\$399.19	
Catherine OLeary	\$828.58		Kevin Wardall	\$580.85		Benjamin Farkas	\$398.45	
Steve Clayton	\$824.80		Joseph Burgholzer	\$578.07		Levar Morgan	\$395.40	
Zachary Frail	\$824.02		Ramin Haghsood	\$575.99	\$111.69	Mihyon Cha	\$395.11	
Matthew Drop	\$824.02		Christopher Kuczynski	\$575.68		Elizabeth Rozema	\$394.01	
Shannelle Hardy	\$822.97		John Buss	\$575.16		Angel Knight	\$393.52	
Amanda Powell	\$818.89		Raychelle Farley	\$569.81		Heikki Korhonen	\$393.15	
Aandra Erikson	\$816.50		Mitchell Duplantis	\$568.24		Ryan Wilkie	\$393.00	
Richard Miller	\$814.44		Tammi Costello	\$567.31		Patrick Balog	\$388.97	
Kim Wilhelm	\$812.34		Gregory Wilson	\$567.31		Michael Arone	\$388.45	
Robert Pomerleau	\$809.71		Rodney Haynes	\$564.43		Monette Robinson	\$387.72	
Christopher Nepasi	\$809.14		Debra Hargrove	\$563.72		Morgan Welch	\$386.40	
Robert Freitas	\$805.13		Michelle Hampton	\$562.61		Joshua Harris	\$386.40	
Francesca Jenkins	\$803.53		James Adams	\$562.47		Kari Corder	\$385.50	
Stephen Maloney	\$803.44		Christopher Pepin	\$562.24	\$94.85	Kenneth Heisel	\$384.84	
Perry Mitchell	\$803.10	\$164.32	Michael Zorn	\$561.78		Allison Bankowski	\$383.05	
David Shtetler	\$801.60		Kristen Boatright	\$560.99		William Boschert	\$383.00	
William Boyett	\$801.23		Brian Hugh	\$553.87		Ryan Spratt	\$382.92	
Stuart Paolino	\$800.05		Anthony Cannady	\$550.23		Charles McGrane	\$382.25	
Michael Kolasa	\$796.84		Fitzroy Jacobs	\$507.45		James Lebel	\$382.21	
Robert Levin	\$792.32		John Maloney	\$506.31		Laura Payne	\$381.89	
Juliana Duque	\$760.58	\$161.92	Christy Starr	\$504.75	\$54.29	Jennifer Buck	\$381.44	
Ronald Marx	\$757.41	\$85.95	Scott Mellgren	\$504.68		James Nico	\$380.88	
Ward Fukunaga	\$742.41	\$86.67	Timothy Houser	\$503.55	\$62.62	Karen Montgomery	\$379.69	
David Cook	\$725.94	\$84.69	Elizabeth Teller	\$503.06	\$91.47	Eric Fleishman	\$377.55	
Richard Rothschild	\$719.49	\$96.88	Lawrence Jiggitt	\$500.68	\$69.48	Jennie Mills	\$376.99	
Jade Stevens	\$717.21	\$109.64	Stefan Johansson	\$496.94		Gregory Currier	\$376.57	
Robert Weir	\$710.61	\$71.91	Cyril Desrosiers	\$491.02		Inna Segal	\$376.13	
William Kahl	\$706.10	\$96.84	Michael Rome	\$488.30	\$61.08	Brian Hammond	\$375.61	
Gregory Uren	\$704.16	\$77.00	Luann Baxter	\$487.27		Chris Martell	\$373.50	
Jeremy McNair	\$701.24	\$65.52	Darrel Courson	\$486.07	\$75.33	Donan Kirkpatrick	\$373.41	
Armen Injighulyan	\$693.97	\$79.12	Shatner Pierre	\$479.22		Bikram Sandhu	\$371.54	
Nicole Moffat	\$688.23	\$87.44	Nestor Aramayo	\$477.01		Bruce Hennessy	\$370.65	
Sergey Tomenko	\$679.04	\$70.40	Samuel LaSala	\$476.55	\$58.05	Andreas Vecchio	\$370.04	
Ronald Gurney	\$677.70	\$74.40	Preston Foster	\$475.30		Bernard Lovati	\$368.50	
Tracy Tenholder	\$675.61	\$95.56	James Bailey	\$472.20		Ronald Taulbee	\$368.38	
Gregory Clark	\$674.18	\$65.76	James Sak	\$471.52		Frank Bryant	\$367.69	
Luis Hinds	\$670.09		Raymond Oriol	\$470.05		Germon Johnson	\$367.07	
Hope Lea	\$664.56		Roger Rovekamp	\$469.77		Leon Thompson	\$366.86	
Homero Gonzalez	\$664.30	\$69.00	William Childress	\$466.03	\$60.87	Jessica Smith	\$366.69	
Dennis Peterson	\$663.05	\$64.28	Mark Swann	\$463.14	\$55.98	Justin Andrews	\$366.10	
Claude Pernier	\$661.27	\$77.88	Marcus Bautista	\$461.90		Dawn Chapman	\$365.86	
Eric Dionne	\$654.63		Daniel Shahbazi	\$461.61		Jonathan Yates	\$364.94	
Daniel Pavak	\$655.20		Mark Schmitt	\$461.49	\$49.53	Eddie Hood	\$364.08	
Gordon Boles	\$650.85	\$72.08	Roger Hotz	\$459.56		Sarah Little	\$363.74	
Michael Barrett	\$648.54		Scott Florin	\$458.76		Lupe Reyes	\$363.30	
Loan Pham	\$638.24		Preeti Sahgal	\$458.50		Richard Kiger	\$363.06	
James March	\$636.58		Lloyd Phipps	\$457.82		Sean Rogenski	\$362.34	
Robert Hawk	\$634.99		Scott Shields	\$456.04	\$64.11	Priscilla Anderson	\$361.58	
Travis Downe	\$632.90		Kevin Kidd	\$455.88	\$46.26	Kim Huck	\$361.43	
Brian Dorsey	\$632.28		Sylvia Winter	\$453.49	\$55.92	Brian Colbeck	\$360.25	
Robert Harris	\$631.38		Loren Cardwell	\$453.38				
Tyler Billingsley	\$630.15		Emily Kerr-Kiess	\$452.97				
Larry Chick	\$626.96		Rodney Mori	\$452.55				
Erin Marlow	\$626.74		Gregory Engrav	\$450.79				
Matthew Guertin	\$626.11	\$63.08	Patricia Longenecker	\$449.70				
Vincent Terrie	\$625.46		Samuel Killeffer	\$449.47				
William Fitzwater	\$624.24	\$62.84	Frank Silvera	\$449.19				
Darlene Foster	\$621.13		James King	\$447.80	\$51.81			

Total Bonus Paid Out
\$604,339.57
Total A&H
\$19,113.01